Certificate Number: 03621-PAE-DE-034896069

Bankruptcy Case Number: 20-10702



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>September 15, 2020</u>, at <u>11:47</u> o'clock <u>PM EDT</u>, <u>Juanita Black</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 19, 2020 By: /s/Jose Cacique

Name: Jose Cacique

Title: <u>Credit Counselor</u>